



### **Nonappropriated Fund (NAF) Retirement and Insurance Benefits**

References: DoD 1400.25-M, DoD Civilian Personnel Manual, Subchapter 1417 (Civilian Assistance and Reemployment (CARE) for NAF Employees Affected by Workforce Reductions); DoD 1400.25-M, Subchapter 1408 (NAF Insurance and Annuities)

If you are enrolled in the NAF Health Benefits Program (HBP) medical plan at the time of separation and have participated in the plan for at least 90 days, you will be eligible for the 18 months of temporary continuation of coverage provided to all NAF HBP participants who lose coverage for any reason other than termination for gross misconduct. If your separation is because of BRAC, and you have been enrolled in the NAF HBP medical plan for at least 6 months, your NAF employer may pay the employer's share of the medical premium and applicable administrative costs, charging you only the employee premium. This premium payment provision varies according to NAF employer funding policies and the availability of BRAC funds. Your NAF HRO can provide you with information regarding your eligibility for temporary continuation of medical coverage and applicable payments.

Each NAF employer administers its own program in the areas of retirement, life insurance, accidental death and disability coverage, and long-term care insurance. Your NAF HRO can provide you with information on your specific benefits and entitlements in these areas.